AMENDMENTS TO THE CLAIMS

1.   (Currently Amended) A method for automatically obtaining and exchanging credit information, comprising the steps of:

providing a computer program to be installed on a member's accounting system for communicating with the member's accounting system;

obtaining payment history data from the[[a]] member's accounting system using the installed computer program, including obtaining at least some of the payment history data in a proprietary format, wherein the payment history data is associated with at least one of a plurality customers and is indicative of a quality of credit associated with the at least one of the plurality of customers;

creating a payment history file that contains the payment history data;

formatting the payment history file into a predetermined format for storage in a system database, including converting the at least some of the payment history data in the proprietary format into the predetermined format;

loading the payment history file through the Internet to the[[a]] system database;

validating the payment history data by comparing the obtained history data to a data record associated with the first customer if the data record associated with the first customer is present in a centralized data repository;

evaluating the payment history data in the payment history file;

formatting the payment history file into a payment history report;

storing the payment history report in the centralized data repository; and

providing the payment history report to a requestor upon receiving a request corresponding to the first one of the plurality of customers.

2.   (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 1 further comprising the step of creating scoring and modeling of customer information.

3.   (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 1, wherein the step of loading the payment history data to a system database further comprises the steps of:

opening the payment history file;

determining the payment history file type;

validating the format of the payment history file;

loading the payment history file into a system database;

performing a scrubbing routine on the payment history data to remove suspect payment history data; and

performing matching routines on the payment history data, wherein new lenders are created if no matching lender is found in the system database, and at least one of adding or updating payment history data in the system database is performed if a matching lender is found in the system database.

4.   (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 3, wherein the step of performing a scrubbing routine on the payment history data further comprises the step of modifying the suspect payment history data based upon thresholds set by the member.

5.   (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 1, wherein providing the payment history report to the requestor upon receiving the request includes:

receiving search criteria for a customer;

searching the payment history data for a matching customer;

logging the search request;

displaying the matching customer data;

generating a payment history report for the matching customer; and

displaying the payment history report.

6.   (Previously Presented) A method for automatically obtaining and exchanging credit information as defined in claim 5, wherein the step of generating a payment history report for the matching customer further comprises the steps of:

computing summary and scoring information, including a high credit value, a total lease balance, total current payments, and a total number of times a customer had an overdue payment; and

displaying the summary information.

7.   (Withdrawn) An apparatus for pooling credit information comprising:

an input;

a data processing facility in communication with the input and structured to process credit information received at the input from one of a plurality of unrelated users;

a data storage device structured to store the processed credit information received from the plurality of unrelated users;

a search engine responsive to a request from a requestor for credit information to search the data storage device for responsive lease credit information; and

an output for outputting the responsive credit information to the requestor.

8.   (Withdrawn) An apparatus as defined in claim 7 further comprising an accounting facility cooperating with the search engine to charge a search fee to the requestor of the responsive credit information without disclosing lender identification information associated with the credit information.

9.   (Withdrawn) An apparatus as defined in claim 7 further comprising an accounting facility cooperating with the search engine to credit a usage fee to a provider of the responsive credit information.

10.   (Withdrawn) An apparatus as defined in claim 7 further comprising an evaluation generator cooperating with the search engine to develop a summary of the responsive credit information.

11.   (Withdrawn) An apparatus as defined in claim 10 wherein the summary is output to the requestor.

12.   (Withdrawn) An apparatus as defined in claim 7 wherein the data processing facility further comprises:

a data validator structured to test the credit information received at the input for validity; and

a record formatter structured to convert the credit information to a predetermined format for storage in the data storage device.

13.   (Withdrawn) An apparatus as defined in claim 12 wherein the data validator tests the credit information by comparing it to prior credit information previously stored in the data storage device.

14.   (Withdrawn) An apparatus as defined in claim 7 further comprising:

a user identifier in communication with the data storage device for limiting access to the credit information to authorized users.

15.   (Withdrawn) An apparatus as defined in claim 7 further comprising:

a user identifier in communication with the data storage device for ensuring only credit information received from authorized users is stored in the data storage device.

16.   (Withdrawn) An apparatus for pooling credit information comprising:

an input;

means for processing credit information received at the input from one of a plurality of unrelated users;

means for storing the processed credit information received from the plurality of unrelated users;

means for searching the storage means for responsive credit information in response to a request from a requestor for credit information; and

means for outputting the responsive credit information to the requestor without disclosing lender identification information associated with the credit information.

17.   (Withdrawn) An apparatus as defined in claim 16 further comprising means for charging a search fee to the requestor of the responsive credit information.

18.   (Withdrawn) An apparatus as defined in claim 16 further comprising means for crediting a usage fee to a provider of the responsive credit information.

19.   (Withdrawn) An apparatus as defined in claim 16 further comprising means for developing a summary of the responsive credit information.

20.   (Withdrawn) An apparatus as defined in claim 19 wherein the summary is output to the requestor.

21.   (Withdrawn) An apparatus as defined in claim 16 wherein the processing means further comprises:
            means for testing the credit information received at the input for validity; and
            means for converting the credit information to a predetermined format for
        storage in the storage means.

22.   (Withdrawn) An apparatus as defined in claim 21 wherein the testing means tests the lease credit information by comparing it to prior credit information previously stored in the storage means.

23.   (Withdrawn) An apparatus as defined in claim 16 further comprising:
            means for limiting access to the credit information stored in the storage means
        to authorized users.

24.   (Withdrawn) An apparatus as defined in claim 16 further comprising:
        means for ensuring only credit information received from authorized users is stored in
the storage means.

25.   (Withdrawn) A method for pooling credit information comprising the steps of:

processing credit information received from one of a plurality of unrelated users;

storing the processed credit information received from the plurality of unrelated users;

searching the stored credit information for responsive credit information in response to a request from a requestor for credit information; and

outputting the responsive credit information to the requestor without disclosing lender identification information associated with the credit information.

26.   (Withdrawn) A method as defined in claim 25 further comprising the step of charging a search fee to the requestor of the responsive credit information.

27.   (Withdrawn) A method as defined in claim 25 further comprising the step of crediting a usage fee to a provider of the responsive credit information.

28.   (Withdrawn) A method as defined in claim 26 further comprising the step of developing a summary of the responsive credit information.

29.   (Withdrawn) A method as defined in claim 28 wherein the summary is output to the requestor.

30.   (Withdrawn) A method as defined in claim 25 wherein the processing step further comprises the steps of:

testing the credit information for validity; and

converting the credit information to a predetermined format for storage.

31.   (Withdrawn) A method as defined in claim 30 wherein the step of testing is performed by comparing the credit information being tested to prior credit information previously stored.

32.   (Withdrawn) A method as defined in claim 25 further comprising the step of limiting access to the stored credit information to authorized users.

33.   (Withdrawn) A method as defined in claim 25 further comprising the step of ensuring only credit information received from authorized users is stored.

34.   (Currently Amended) A method for automatically obtaining and exchanging credit information, comprising the steps of:

providing a computer program to be installed on an accounting system of a commercial lending company to communicate with the commercial lending company;

obtaining, using the installed computer program, customer credit and business information data from [[an]]the accounting system of the [[a]] commercial lending company over the Internet, including obtaining at least some of the consumer credit and business information in a proprietary format and converting the at least some of the consumer credit and business information in the proprietary into a predetermined format, wherein the customer credit and business information is associated with at least a first customer and includes at least one of leas obligation, loan obligation, and payment history of the at least the first customer;

attempting to retrieve customer data associated with the first customer from a centralized data repository;

if the customer data is successfully retrieved:

validating the customer credit and business information by comparing the obtained customer credit and business information to the customer data associated with the first customer;

formatting the customer credit and business information into a payment history report;

storing the payment history report in the centralized data repository;

providing the payment history report to a requestor upon receiving a request corresponding to the at least the first customer.

35.   (New) A computer-readable medium having instructions stored thereon for execution by a processor, wherein the computer-readable medium is installed on an accounting system of a member of a credit exchange system that includes a plurality of members and a lease

credit information apparatus accessible via the Internet, wherein each of the plurality of members has financial information related a respective plurality of customers, wherein the instructions perform a method comprising:

generating a payment history data file, including:

generating a plurality of records associated with a plurality of customers, each of the plurality of records including payment history data indicative of a quality of credit of a respective one of a plurality of customers;

generating a plurality of customer identifiers to identify a respective customer with which each of the plurality of records is associated;

formatting the payment history data file according to a format associated with the credit exchange system; and

causing the payment history data to be transmitted for processing to the lease credit information apparatus via an Internet connection.